

**SHELBY COUNTY GOVERNMENT
MEDICAL & PHARMACY PLAN
Q & A**

MEDICAL:

1. Are there changes for all of the County's health care programs? **NO.** The changes are for the CIGNA OAPIN (HMO) and the CIGNA OAP (PPO) plans. There are no changes for the CIGNA HRA plan.
2. When are the changes effective? Some changes are effective August 1, 2011, some October 1, 2011, and others, January 1, 2012. This Q & A will outline changes for each of the above dates.
3. Will there be a medical insurance premium increase this year? **NO.** There will not be a premium increase this year. However, based on an analysis of our medical insurance programs, an increase of approximately ten percent was needed to adequately fund the plans. In lieu of the ten percent increase, plan changes were made as outlined in this Q & A. The changes are for the CIGNA OAPIN (HMO) and the CIGNA OAP (PPO) plans.
4. Will I be able to change my coverage since the plans are changing? **NO.** You will not be able to change plans at this time. **You will be able to make changes during the regular open enrollment period. Any changes made during open enrollment are effective January 1, 2012.**
5. When is open enrollment? Open enrollment will be held November 1-15, 2011.
6. What are the changes for the CIGNA OAPIN (HMO) Plan? Below is a snapshot of the plan changes:

HMO Plan Changes Effective August 1, 2011

Annual Out-of-Pocket Max	\$1500 Individual/\$3000 family
Coinsurance	Plan pays 90% of eligible charges
Primary Care Physician Office Visit	\$30.00 copay per visit
Specialist Office Visit	\$45.00 copay per visit
*Preventive Care	Covered 100% (no copay required)
Inpatient Facility	\$250 copay per admission, then 90%
Urgent Care	\$35 copay per visit
Outpatient Facility	90%
Outpatient Short Term Rehab & Chiropractic	\$45 copay per visit
Emergency Room (waived if admitted)	\$200 copay per visit
Ambulance	90%
Diagnostic X-Ray	90%

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MEDICAL (cont):

Effective January 1, 2012 for the HMO Plan

Effective January 1, 2012, there will be a \$200 per person deductible for the CIGNA OAPIN (HMO). The deductible applies to most services, (i.e., inpatient/outpatient facility, urgent care, emergency room, durable medical equipment, non-routine services).

The deductible does not apply to primary care/specialist visit, and outpatient rehab & chiropractic.

7. What are the changes for the CIGNA OAP (PPO) Plan? See snapshot of plan changes below:

PPO Plan Changes Effective August 1, 2011

	<u>In Network</u>	<u>Out-of-Network</u>
Coinsurance	80%	60%
Annual Out-of- Pocket Max	\$2500 per person	\$5700 per person
*Preventive Care	Covered 100%	Not Covered
Inpatient Facility	\$250 copay per admit then 80%	\$250 copay per admit then 60%
*Emergency Room (waived if admitted)	\$250 per visit then 80%	\$250 per visit then 80%

****As required under 2010 Affordable Care Act (Health Care Reform)***

Effective January 1, 2012 for the PPO Plan

	<u>In Network</u>	<u>Out-of-Network</u>
Deductible	\$400 per person \$1200 Family	\$700 per person \$2100 Family

(The PPO Plan deductible applies to all healthcare services, except preventive care as indicated above.)

8. Are there any changes to prescription drugs benefits? **YES.** However, the retail copays for the CIGNA OAPIN (HMO) and Specialty retail and mail order copays have not changed.

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PHARMACY:

CIGNA OAPIN (HMO) Plan

Mail Order (90 day Supply)

(Mandatory mail order for Maintenance Medications Only)

The mail order copay will apply on the 4th retail fill effective October 1, 2011.

<u>Mail</u> (90 day supply)	<u>Current Mail Copay</u>	<u>New Mail Copay (eff. 10/1/11)</u>
Generic	\$20	\$25
Preferred Brand	\$50	\$62
Non-Preferred	\$110	\$137

CIGNA OAP (PPO) Plan

Retail (30 day Supply)

The retail and mail copays have changed for the PPO Plan.

<u>Retail</u> (30 day supply)	<u>Current Retail Copay</u>	<u>New Retail Copay (eff. 10/1/11)</u>
Deductible	\$150	No Change
Generic	20%	20%, \$8 min/\$20 max
Preferred Brand	20%	30%, \$40 min/\$70 max
Non-Preferred Brand	40%	40%, \$80 min/\$120 max

Mail Order (90 day supply)

(Mandatory mail order for Maintenance Medications Only)

The mail order copay will apply on the 4th retail fill effective October 1, 2011.

<u>Mail</u> (30 day supply)	<u>Current Mail Copay</u>	<u>New Mail Copay (eff. 10/1/11)</u>
Generic	\$20	\$25
Preferred Brand	\$50	\$60
Non-Preferred Brand	\$110	\$120

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PHARMACY (cont):

9. What method of pay may be used for prescription drug payments? Most major credit cards, including your Flexible Spending Account (FSA) debit card, are accepted by retail and mail pharmacies.
10. Will I receive a new medical ID card? **YES.** Participants in the CIGNA OAPIN (HMO) and the CIGNA OAP (PPO) plan will receive new ID cards during the month of July, 2011. You will not receive a new prescription drug ID card.
11. Will I receive any communication about the medical changes? **YES.** The Shelby County Government Employee Benefits Department will hold group meetings during July to explain the new provisions of the medical and pharmacy plan changes. Watch for a meeting date near your work location site.
12. Will my prescription drug copayments/coinsurance amounts change?

CIGNA OAPIN (HMO) Plan

The retail copayments for prescriptions will not change.

Mail order copayments will change effective October 1, 2011. (See question #8 in this Q & A).

CIGNA OAP (PPO) Plan

The retail and mail order copayment/coinsurance amount are changing effective October 1, 2011. (See question #8 in this Q & A).

13. How does the mandatory mail order program work? **Mandatory mail is for maintenance medications only.** You are allowed to use a retail pharmacy three (3) times to fill maintenance drugs beginning October 1, 2011, before you must switch to The Medco Pharmacy. If you go back to the retail pharmacy a 4th and subsequent time(s), you will be charged the mail service copay. You will still be limited to a 30 day maximum supply at retail.
14. How will I know when I am approaching the 4th fill of my maintenance medication?
You will receive letters from MEDCO notifying you that your maintenance drug(s) should be moved to the MEDCO pharmacy. These letters will also contain the mail service enrollment forms. Directions on how to switch your retail prescription to the MEDCO pharmacy will also be included with the letters.
15. How do I know if my prescription is a maintenance medication? You can contact Medco Customer Service 1-800-711-0917 or go to www.medco.com.

The benefits of these plans are described in the plan documents with Shelby County Government. The terms and provisions of the plan documents are controlling and none of the conditions or limitations are waived or modified by reason of any omission from this document.